

**From:** BERNARD W BLINE JR <linabline@msn.com> on 10/06/2007 11:00:04 PM

**Subject:** Truth in Lending

I just read the article on MSN concerning sleazy credit card tactics that the Feds will address and hopefully get under control. I would respectfully ask one more be included that a reasonable cap on the interest rate a credit card company can charge. The current rates these card companies are getting away with one or couple late payments is in my opinion legalized robbery. When a person is staring at 20% to 32% interest it's overwhelming to think of how to pay it off. It's no wonder people throw up their hands and either walk away from the debt or file bankruptcy. Too many companies want to make massive fortunes over night no matter who it hurts. In the end it's the consumer who is damaged. I implore your help regulating the credit cards way of currently doing business an pray for a resolution all can live with.

Thank you.

Lina Bline